## Case 16-14446 Doc 1 Filed 04/28/16 Entered 04/28/16 12:03:57 Desc Main Document Page 1 of 48

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	☐ Check if this an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	Hunter First name  K Middle name  Murdock Last name and Suffix (Sr., Jr., II, III)	First name  Middle name  Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-4136	

Case 16-14446 Doc 1 Filed 04/28/16 Entered 04/28/16 12:03:57 Desc Main Document Page 2 of 48

Case number (if known)

Debtor 1 Hunter K Murdock

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs Where you live If Debtor 2 lives at a different address: 528 N Springfield Ave Chicago, IL 60624 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

Case 16-14446 Doc 1 Filed 04/28/16 Entered 04/28/16 12:03:57 Desc Main Document Page 3 of 48

Case number (if known) Debtor 1 Hunter K Murdock

		<u> </u>	,_ :					
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by</i> If page 1 and check the appropriat	11 U.S.C. § 342(b) for Individuals Filing for Ba e box.	nkruptcy	
	choosing to file under	☐ Ch	apter 7					
		☐ Chapter 11 ☐ Chapter 12						
		■ Ch	napter 13					
3.	How you will pay the fee		about how yo	ou may pay. Typattorney is sub	pically, if you are paying the fee yo	k with the clerk's office in your local court for murself, you may pay with cash, cashier's checkalf, your attorney may pay with a credit card or	k, or money	
					stallments. If you choose this option to (Official Form 103A).	on, sign and attach the Application for Individua	als to Pay	
			I request that	nt my fee be wa uired to, waive	aived (You may request this option your fee, and may do so only if yo	n only if you are filing for Chapter 7. By law, a jur income is less than 150% of the official poven installments). If you choose this option, you n	erty line that	
						ial Form 103B) and file it with your petition.		
).	Have you filed for bankruptcy within the	■ No						
	last 8 years?	☐ Yes	S.					
			District			Case number		
			District		When	Case number		
			District		When	Case number		
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes	S.					
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your residence?	■ No	Go to I	ine 12.				
		☐ Yes	s. Has yo	our landlord obt	ained an eviction judgment agains	t you and do you want to stay in your residenc	e?	
				No. Go to line	12.			
				Yes. Fill out Ir bankruptcy pe		Judgment Against You (Form 101A) and file it	with this	

Debtor 1 Hunter K Murdock

Document Page 4 of 48 Case number (if known)

art	Report About Any Bu	sinesses	You Own	as a Sole Proprie	tor			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	Name	and location of bus	siness			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, Stat	te & ZIP Code			
	it to this petition.		Check	the appropriate bo	x to describe your business:			
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))			
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))			
				Stockbroker (as d	efined in 11 U.S.C. § 101(53A))			
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))			
				None of the above	9			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation	s. If you in	dicate that you are ow statement, and f	court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of ederal income tax return or if any of these documents do not exist, follow the procedure			
	For a definition of small	■ No.	I am n	ot filing under Chap	oter 11.			
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am fi Code.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.				
		☐ Yes.	I am fi	ling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Part	4: Report if You Own or	Have Any	Hazardo	us Property or An	y Property That Needs Immediate Attention			
14.	Do you own or have any	■ No.						
	property that poses or is alleged to pose a threat							
	of imminent and identifiable hazard to	☐ Yes.	What is t	he hazard?				
	public health or safety? Or do you own any property that needs immediate attention?			iate attention is why is it needed?				
	illillediate attention:		,	my io it nocuou.				
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?			Where is	the property?				
	-				Number, Street, City, State & Zip Code			

Case 16-14446 Doc 1 Filed 04/28/16 Entered 04/28/16 12:03:57 Desc Main Document Page 5 of 48

Debtor 1 Hunter K Murdock

Case number (if known)

#### Part 5:

### **Explain Your Efforts to Receive a Briefing About Credit Counseling**

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

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If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 48 Case number (if known) Debtor 1 Hunter K Murdock Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will □ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Hunter K Murdock Hunter K Murdock Signature of Debtor 2 Signature of Debtor 1

Executed on

MM / DD / YYYY

Executed on April 28, 2016

MM / DD / YYYY

Case 16-14446 Doc 1 Filed 04/28/16 Entered 04/28/16 12:03:57 Desc Main Document Page 7 of 48

Debtor 1 Hunter K Murdock Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Thomas G. Stahulak	Date	April 28, 2016
Signature of Attorney for Debtor	_	MM / DD / YYYY
Thomas G. Stahulak		
Stahulak & Associates, L.L.C. / GetFiled		
53 W. Jackson Blvd., Suite 652 Chicago, IL 60604		
Number, Street, City, State & ZIP Code		
Contact phone (312) 662-1480	Email address	ecf@stahulakandassociates.com
6288620		
Bar number & State		

		Docume	nt Page 8 of 48	
Fill in this inform	mation to identify your	case:		
Debtor 1	Hunter K Murdock			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	inkruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS	
Case number _				☐ Check if this is an
				amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	751.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	751.00
Par	t 2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	28,828.00
	Your total liabilities	\$	28,828.00
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,253.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,053.00
Pai	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.
7.	■ Yes What kind of debt do you have?		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

page 1 of 2

the court with your other schedules.

Desc Main Entered 04/28/16 12:03:57 Doc 1 Filed 04/28/16 Case 16-14446 Document

Page 9 of 48 Case number (if known) Debtor 1 Hunter K Murdock

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11: <b>OR</b> . Form 122B Line 11: <b>OR</b> . Form 122C-1 Line 14.

500.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Bort A on Schoolule E/E compaths following:	Total cla	im
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Fill in this infor		ur ages and this filings			
	mation to identify yo	di case and this ming.			
Debtor 1	Hunter K Murdo	ock			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
-	ankruptcy Court for the				
Office Offices Ba	ankruptey Court for the	. NORTHERN DIOTRIOT C	, illimoto		
Case number _					Check if this is an
					amended filing
Official Fo	ντος 4.0C Λ /D				
_	orm 106A/B				
	e A/B: Pro	<u>. , , , , , , , , , , , , , , , , , , ,</u>			12/15
think it fits best. B information. If mor Answer every ques	Be as complete and acc re space is needed, atta stion.	urate as possible. If two married	nce. If an asset fits in more than one category, lis d people are filing together, both are equally respondence.  On the top of any additional pages, write your new or Have an Interest In	onsible for supply	ring correct
1. Do you own or I	have any legal or equit	able interest in any residence, b	uilding, land, or similar property?		
No. Go to Par	rt 2.				
☐ Yes. Where i	is the property?				
Part 2: Describe	Your Vehicles				
Part 2: Describe  Do you own, leasomeone else driv	Your Vehicles  se, or have legal or over the second		icles, whether they are registered or not? Ir le G: Executory Contracts and Unexpired Leas		les you own that
Part 2: Describe  Do you own, leasomeone else driv  3. Cars, vans, tr	Your Vehicles  se, or have legal or over the second	hicle, also report it on <i>Schedul</i>	le G: Executory Contracts and Unexpired Leas		es you own that
Part 2: Describe  Do you own, leasomeone else driv  3. Cars, vans, tr	Your Vehicles  se, or have legal or over the second	hicle, also report it on <i>Schedul</i>	le G: Executory Contracts and Unexpired Leas		les you own that
Part 2: Describe  Do you own, leasomeone else driv  3. Cars, vans, tr	Your Vehicles  se, or have legal or over the second	hicle, also report it on <i>Schedul</i>	le G: Executory Contracts and Unexpired Leas		es you own that
Part 2: Describe  Do you own, leasomeone else driv  3. Cars, vans, tr  No Yes  4. Watercraft, ai	Your Vehicles  se, or have legal or over the second	hicle, also report it on Schedul t utility vehicles, motorcycles	le G: Executory Contracts and Unexpired Leas	es.	es you own that
Part 2: Describe  Do you own, leasomeone else driv  3. Cars, vans, tr  No Yes  4. Watercraft, ai	Your Vehicles  se, or have legal or over the second	hicle, also report it on Schedul t utility vehicles, motorcycles	le G: Executory Contracts and Unexpired Leas s al vehicles, other vehicles, and accessories	es.	les you own that
Do you own, leasomeone else driving.  Cars, vans, true No Yes  Watercraft, ai Examples: Board	Your Vehicles  se, or have legal or over the second	hicle, also report it on Schedul t utility vehicles, motorcycles	le G: Executory Contracts and Unexpired Leas s al vehicles, other vehicles, and accessories	es.	es you own that
Part 2: Describe  Do you own, lead someone else driving the someone of the someon	Your Vehicles  se, or have legal or over the second	hicle, also report it on Schedul t utility vehicles, motorcycles	le G: Executory Contracts and Unexpired Leas s al vehicles, other vehicles, and accessories	es.	es you own that
Part 2: Describe  Do you own, lease someone else drives  3. Cars, vans, transport  No Yes  4. Watercraft, ai Examples: Boat  No Yes	Your Vehicles  se, or have legal or over the second	hicle, also report it on Schedul t utility vehicles, motorcycles , ATVs and other recreationa ersonal watercraft, fishing vess	le G: Executory Contracts and Unexpired Leas  s  al vehicles, other vehicles, and accessories sels, snowmobiles, motorcycle accessories	es.	
Part 2: Describe  Do you own, leasomeone else driv  3. Cars, vans, tr  No Yes  4. Watercraft, ai Examples: Boa No Yes  5 Add the dolla	Your Vehicles  se, or have legal or over the second	hicle, also report it on Schedul t utility vehicles, motorcycles , ATVs and other recreation ersonal watercraft, fishing vess	le G: Executory Contracts and Unexpired Leas s al vehicles, other vehicles, and accessories	es.	les you own that
Part 2: Describe  Do you own, lead someone else drives  3. Cars, vans, trues  No Yes  4. Watercraft, ai Examples: Boat No Yes  5 Add the dollar pages you ha	your Vehicles  se, or have legal or eves. If you lease a veloucks, tractors, sport fucks, tractors, sport fucks, trailers, motors, per least value of the portion are attached for Particles.	t utility vehicles, motorcycles  ATVs and other recreations  ersonal watercraft, fishing vess  on you own for all of your enters	le G: Executory Contracts and Unexpired Leas  s  al vehicles, other vehicles, and accessories sels, snowmobiles, motorcycle accessories  tries from Part 2, including any entries for	es.	
Part 2: Describe  Do you own, lead someone else drives  3. Cars, vans, trues  No Yes  4. Watercraft, ai Examples: Boat No Yes  5 Add the dollar pages you have	your Vehicles  se, or have legal or eves. If you lease a veloucks, tractors, sport fucks, tractors, sport fucks, trailers, motors, per fact value of the portion are attached for Party Your Personal and Ho	t utility vehicles, motorcycles  ATVs and other recreations  ersonal watercraft, fishing vess  on you own for all of your en  t 2. Write that number here	le G: Executory Contracts and Unexpired Leas s al vehicles, other vehicles, and accessories sels, snowmobiles, motorcycle accessories tries from Part 2, including any entries for	es	\$0.00
Part 2: Describe  Do you own, lease someone else drives  3. Cars, vans, transplaces  No Yes  4. Watercraft, ai Examples: Board No Yes  5 Add the dollar pages you have	your Vehicles  se, or have legal or over the content of the portion of the portio	t utility vehicles, motorcycles  ATVs and other recreations ersonal watercraft, fishing vess  on you own for all of your ent t 2. Write that number here  ousehold Items uitable interest in any of the	le G: Executory Contracts and Unexpired Leas s al vehicles, other vehicles, and accessories sels, snowmobiles, motorcycle accessories tries from Part 2, including any entries for	es.  Curr port Do r	
Part 2: Describe  Do you own, lease someone else driving a composition of the composition	your Vehicles  se, or have legal or over. If you lease a velous, tractors, sport fucks, tractors, sport fucks, trailers, motors, per arrow value of the portion are attached for Part Your Personal and Hothave any legal or equippods and furnishing ajor appliances, furniting	t utility vehicles, motorcycles  ATVs and other recreations ersonal watercraft, fishing vess  on you own for all of your ent t 2. Write that number here  ousehold Items uitable interest in any of the	de G: Executory Contracts and Unexpired Leas  s  al vehicles, other vehicles, and accessories sels, snowmobiles, motorcycle accessories  tries from Part 2, including any entries for following items?	es.  Curr port Do r	\$0.00  Tent value of the ion you own? not deduct secured
Part 2: Describe  Do you own, lease someone else drives  3. Cars, vans, transplaces. No Services of the dollar pages you have the dollar pages you own or services. Mare the dollar pages of the dollar pages you own or services. Mare the dollar pages of the dollar pages you own or services. Household go Examples: Mare the dollar pages of the dollar pages you own or services. Household go Examples: Mare the dollar pages of the dollar pages you own or services.	your Vehicles  se, or have legal or over. If you lease a velous, tractors, sport fucks, tractors, sport fucks, trailers, motors, per arrow value of the portion are attached for Part Your Personal and Hothave any legal or equippods and furnishing ajor appliances, furniting	t utility vehicles, motorcycles  ATVs and other recreations ersonal watercraft, fishing vess  on you own for all of your ent t 2. Write that number here  busehold Items uitable interest in any of the	de G: Executory Contracts and Unexpired Leas  s  al vehicles, other vehicles, and accessories sels, snowmobiles, motorcycle accessories  tries from Part 2, including any entries for following items?	es.  Curr port Do r	\$0.00  Tent value of the ion you own? not deduct secured

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

■ No

☐ Yes. Describe.....

	Case	16-14446	Doc 1	Filed 04/28/16 Document	Entered 04/28/16 12:03:57 Page 11 of 48	Desc Main
Debtor	1 Hunter	K Murdock		Boodinone	Case number (if known)	
Exar	other o	es and figurines; collections, memo			oks, pictures, or other art objects; stamp, coi	n, or baseball card collections;
	es. Describe.					
	mples: Sports musica	orts and hobbie , photographic, e. al instruments		other hobby equipment;	picycles, pool tables, golf clubs, skis; canoes	and kayaks; carpentry tools;
□ Ye	es. Describe.					
■ No	<i>amples:</i> Pistol		s, ammunitior	n, and related equipment		
	amples: Every		, leather coat	s, designer wear, shoes	accessories	
			araanal alath	ning and acceptains		\$250.00
		Usea po	ersonai cioti	hing and accessories		φ230.00
■ Non	es. Describe.  e-farm anima  amples: Dogs  es. Describe.  other perso	 Is , cats, birds, hors 	old items yo		ding rings, heirloom jewelry, watches, gems,	gold, Silvei
				om Part 3, including a	ny entries for pages you have attached	\$750.00
Part 4:	Describe You	r Financial Assets				
Do you	own or have	e any legal or eq	uitable inter	est in any of the follow	ing?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	a <i>mples:</i> Mone o			our home, in a safe depo	osit box, and on hand when you file your peti	tion
					Cash on hand	\$1.00
Exa	institu	king, savings, or utions. If you have		al accounts; certificates occunts with the same ins	·	houses, and other similar

Entered 04/28/16 12:03:57 Case 16-14446 Doc 1 Filed 04/28/16 Desc Main Page 12 of 48

Case number (if known) Document Debtor 1 Hunter K Murdock 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No ☐ Yes. ..... Institution name or individual: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No ☐ Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

N	

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years......

	Case 16-14446	Doc 1	Filed 04/28/16 Document	Entered 04/28/16 12:03:57 Page 13 of 48	Desc Main
Debtor 1	Hunter K Murdock			Case number (if known)	
■ No			usal support, child suppo	ort, maintenance, divorce settlement, property	settlement
Exam <sub>i</sub> ■ No	amounts someone owes uples: Unpaid wages, disabi benefits; unpaid loan  . Give specific information.	ility insurance p s you made to		efits, sick pay, vacation pay, workers' comper	nsation, Social Security
Exam	sts in insurance policies pples: Health, disability, or li	ife insurance; h	nealth savings account (	HSA); credit, homeowner's, or renter's insurar	nce
■ No □ Yes.	. Name the insurance comp Cor	pany of each pompany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
If you somed	nterest in property that is are the beneficiary of a livi one has died.  Give specific information.	ng trust, expec		ed surance policy, or are currently entitled to rece	eive property because
Exam <sub>i</sub> ■ No	s against third parties, which ples: Accidents, employments.  Describe each claim	ent disputes, in		it or made a demand for payment s to sue	
■ No	contingent and unliquida  . Describe each claim		every nature, includin	g counterclaims of the debtor and rights to	set off claims
■ No	nancial assets you did no . Give specific information.				
	the dollar value of all of y art 4. Write that number I		- · · · · · · · · · · · · · · · · · · ·	ny entries for pages you have attached	\$1.00
Part 5: De	escribe Any Business-Relate	d Property You	Own or Have an Interest	In. List any real estate in Part 1.	
■ No. G	own or have any legal or equoto to Part 6. Go to line 38.	uitable interest	in any business-related p	roperty?	
	escribe Any Farm- and Comn you own or have an interest in			n or Have an Interest In.	
■ No.	u own or have any legal of . Go to Part 7. s. Go to line 47.	or equitable in	terest in any farm- or o	commercial fishing-related property?	
Part 7:	Describe All Property You	ı Own or Have a	an Interest in That You Did	d Not List Above	
53. <b>Do yo</b> u	u have other property of	any kind you d	مانيا سمد ماسم عابرانمد		

Page 14 of 48

Case number (if known) Document Debtor 1 Hunter K Murdock

54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00 List the Totals of Each Part of this Form Part 8: \$0.00 55. Part 1: Total real estate, line 2 56. Part 2: Total vehicles, line 5 \$0.00 Part 3: Total personal and household items, line 15 57. \$750.00 Part 4: Total financial assets, line 36 58. \$1.00 59. Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 61. \$0.00 Total personal property. Add lines 56 through 61... \$751.00 Copy personal property total \$751.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$751.00

Official Form 106A/B Schedule A/B: Property page 5

			Docun	nent F	Page 15 of 48	_
Fil	I in this inform	nation to identify your o	ase:			
De	ebtor 1	Hunter K Murdock				
_	.h.t	First Name	Middle Name	l	Last Name	
	ebtor 2 ouse if, filing)	First Name	Middle Name	l	_ast Name	
Un	nited States Bar	kruptcy Court for the:	NORTHERN DISTRI	CT OF ILLIN	OIS	
Ca	ase number					
(if k	known)					☐ Check if this is an amended filing
O <sup>1</sup>	fficial Fo	rm 106C				
S	chedule	e C: The Pro	perty You	Claim	as Exempt	4/16
he cas For spe any iun	property you liseded, fill out and the number (if known each item of pecific dollar and applicable statement applicable statement to a page property of the pecific dollar and applicable statement of the pecific dollar and the pec	sted on Schedule A/B: P I attach to this page as n own).  property you claim as e nount as exempt. Altern atutory limit. Some exe nlimited in dollar amou	exempt, (Official Form 1 nany copies of Part 2: exempt, you must spenatively, you may claimptions—such as the lot. However, if you claimpt.	O6A/B) as you Additional Parecify the amount the full factors for heal laim an exer	our source, list the property that you age as necessary. On the top of any ount of the exemption you claim. Ir market value of the property but haids, rights to receive certain on the property of the property of the aids, rights to receive certain on the property of the	or supplying correct information. Using a claim as exempt. If more space is a additional pages, write your name and.  One way of doing so is to state a seing exempted up to the amount of benefits, and tax-exempt retirement ue under a law that limits the at, your exemption would be limited.
		y the Property You Cla	im as Exempt			
1.	Which set of	exemptions are you cl	aiming? Check one or	nly, even if yo	our spouse is filing with you.	
	■ You are cla	aiming state and federal	nonbankruptcy exempt	tions. 11 U.S	S.C. § 522(b)(3)	
	☐ You are cla	aiming federal exemption	s. 11 U.S.C. § 522(b)	(2)		
2.	For any prop	erty you list on <i>Schedu</i>	ıle A/B that you claim	as exempt,	fill in the information below.	
		on of the property and line that lists this property	on Current value portion you ov		ount of the exemption you claim	Specific laws that allow exemption
	Concadio 702	mat note time property	Copy the value Schedule A/B		eck only one box for each exemption.	
	Used persor	nal household furniture	e and \$50	00.00	\$500.00	735 ILCS 5/12-1001(b)
	J	edule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
		nal clothing and acces	sories \$25	50.00 <b>■</b>	\$250.00	735 ILCS 5/12-1001(a)
	Line nom Sch	edule A/B. 11.1			100% of fair market value, up to any applicable statutory limit	
	Cash on har	nd edule A/B: 16.1	\$	§1.00 <b>■</b>	\$1.00	735 ILCS 5/12-1001(b)
	Line nom Sch	edule A/D. 10.1			100% of fair market value, up to any applicable statutory limit	
3.	(Subject to ad		every 3 years after the	at for cases f	iled on or after the date of adjustme	

□ No □ Yes

Fill in this information to identify your case:					
Debtor 1	Hunter K Murdock				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					

### Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

		Document	Page 1	7 of 48		
Fill in thi	s information to identify your o	case:				
Debtor 1	Hunter K Murdock					
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, f	iling) First Name	Middle Name	Last Name			
	-	NORTHERN DISTRICT OF I				
United St	ates Bankruptcy Court for the:	NORTHERN DISTRICT OF I	LLINOIS			
Case nur (if known)	nber				_	neck if this is an nended filing
Sched	Form 106E/F ule E/F: Creditors W					12/15
any execut Schedule ( Schedule I left. Attach	plete and accurate as possible. Use cory contracts or unexpired leases: 3: Executory Contracts and Unexpi 0: Creditors Who Have Claims Secu the Continuation Page to this page case number (if known).	that could result in a claim. Also ired Leases (Official Form 106G). ured by Property. If more space i e. If you have no information to r	list executory of the	contracts on Schedule A/B: I any creditors with partially s the Part you need, fill it out,	Property (Offician secured claims to number the enti	Il Form 106A/B) and on that are listed in ries in the boxes on the
Part 1:	List All of Your PRIORITY Un					
_	y creditors have priority unsecured	d claims against you?				
_	. Go to Part 2.					
☐ Ye						
Part 2:	List All of Your NONPRIORIT					
3. Do an	y creditors have nonpriority unsec	ured claims against you?				
□No	. You have nothing to report in this pa	art. Submit this form to the court with	th your other sche	edules.		
■ Ye	S.					
unsec	Il of your nonpriority unsecured claured claim, list the creditor separately ne creditor holds a particular claim, list.	for each claim. For each claim list	ed, identify what t	type of claim it is. Do not list cla	aims already incl	uded in Part 1. If more
						Total claim
	nmer Coll Co	Last 4 digits of ac	count number	4867	_	\$300.00
	Ionpriority Creditor's Name	When was the de	ht incurred?			
_	Schaumburg, IL 60193	When was the de	ot incurred:			
N	lumber Street City State Zlp Code	As of the date yo	u file, the claim	is: Check all that apply		
_	Vho incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	At least one of the debtors and and		RITY unsecured	d claim:		
	☐ Check if this claim is for a comn ebt		ning out -f	anation opposition allow 1	ا - ا - المراجعة	
	s the claim subject to offset?	☐ Obligations aris report as priority cl		aration agreement or divorce th	nat you did not	
	No	☐ Debts to pension	on or profit-sharin	ng plans, and other similar deb	ts	
	Yes	Other. Specify	Med1 02 W	est Suburban Emergen	cy Hps	
		•				

Case 16-14446 Doc 1 Filed 04/28/16 Entered 04/28/16 12:03:57 Desc Main Document Page 18 of 48

Debt	or 1 Hunter K Murdock	Case number (if know)	
4.2	Bell Subrogation Services	Last 4 digits of account number	\$1,350.00
	Nonpriority Creditor's Name 1411 N. West Shore Blvd STE 100 Tampa, FL 33623-4538	When was the debt incurred?	
	Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	,	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Balance	
4.3	City of Chicago	Last 4 digits of account number	\$4,549.00
	Nonpriority Creditor's Name Department of Revenue PO BOX 88292 Chicago III 60000	When was the debt incurred?	
	Chicago, IL 60680  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Parking Tickets	
4.4	City of Chicago	Last 4 digits of account number 3069	\$7,500.00
	Nonpriority Creditor's Name Department of Rev - Water Division P.O. Box 6330	When was the debt incurred?	
	Chicago, IL 60680  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Utility Bill	

Case 16-14446 Doc 1 Filed 04/28/16 Entered 04/28/16 12:03:57 Desc Main Document Page 19 of 48

Debto	r 1 Hunter K Murdock		Case number (if know)	
4.5	CMRE Financial Services	Last 4 digits of account number	5456	\$644.00
	Nonpriority Creditor's Name 3075 E Imperial Hwy Suite 200	When was the debt incurred?	Opened 12/01/13	
	Brea, CA 92821  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify Center	Attorney West Suburban Medical	
4.6	ComEd	Last 4 digits of account number		\$1,238.00
	Nonpriority Creditor's Name 2100 Swift Dr. Oak Brook, IL 60523	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify Utility Bill		
4.7	EPMG of Illinois, S. C. Nonpriority Creditor's Name	Last 4 digits of account number		\$1,036.00
	PO BOX 95968 Oklahoma City, OK 73143-5968	When was the debt incurred?		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	■ Other. Specify Balance		

Case 16-14446 Doc 1 Filed 04/28/16 Entered 04/28/16 12:03:57 Desc Main Document Page 20 of 48

Debi	Hunter K Murdock		Case number (if know)	
4.8	LVNV Funding, LLC	Last 4 digits of account number		\$933.00
	Nonpriority Creditor's Name 610 Waltham Way Sparks, NV 89434	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	,	The Chook an anat app.y	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		paration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-shari	ng plans, and other similar debts	
	☐ Yes	Other. Specify Balance		
4.9	Peoples Gas	Last 4 digits of account number	3063	\$9,078.00
	Nonpriority Creditor's Name	_		
	200 E Randolph St 20th Floor	When was the debt incurred?	Opened 6/14/13 Last Active 12/21/15	
	Chicago, IL 60601	when was the debt incurred?	12/21/15	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		paration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-shari		
	Yes	■ Other. Specify Agriculture		
4.1	T.L.Thompson & Associates, Inc.	Last 4 digits of account number		\$1,350.00
0	Nonpriority Creditor's Name		<del></del>	ψ.,σσσ.σσ
	330 Oaks Trail	When was the debt incurred?		
	Suite #200 Garland, TX 75043			
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	•	,	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		paration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-shari	ing plans, and other similar debts	
	☐ Yes	■ Other. Specify Balance		

Debtor <sup>-</sup>	Case  1 Hunter K	e 16-14446 Doc 1 Murdock			/28/16 12:  8 number (if know)		c Main
- سنا	Nonpriority Cr	of Chicago Medical Cente editor's Name aryland Avenue	Last 4 digits of account number  When was the debt incurred?				\$650.00
-		_ 60637 tt City State Zlp Code tt he debt? Check one.	As of the date you file, the claim	is: Check	k all that apply		
	Debtor 1 o	nly	☐ Contingent				
	Debtor 2 o	nly	☐ Unliquidated				
	Debtor 1 a	and Debtor 2 only	☐ Disputed				
	☐ At least on	e of the debtors and another	Type of NONPRIORITY unsecur	ed claim:			
		his claim is for a community	Student loans				
	debt Is the claim s	subject to offset?	☐ Obligations arising out of a sepreport as priority claims	paration ag	greement or divo	rce that you did not	
	■ No		Debts to pension or profit-shar	ing plans,	and other simila	r debts	
	☐ Yes		Other. Specify Medical Bi	I			
	Village of N	Melrose Park	Last 4 digits of account number				\$200.00
		nce Dr Ste 6658	When was the debt incurred?				
=	Number Stree	t City State Zlp Code	As of the date you file, the claim	is: Check	call that apply		
	■ Debtor 1 o		☐ Contingent				
	Debtor 2 o	· ·	☐ Unliquidated				
	_	and Debtor 2 only	☐ Disputed				
		e of the debtors and another	Type of NONPRIORITY unsecur	ed claim:			
		his claim is for a community	☐ Student loans				
	debt	subject to offset?	Obligations arising out of a sepreport as priority claims	paration ag	greement or divo	rce that you did not	
	■ No		Debts to pension or profit-shar	ing plans,	and other similar	r debts	
	☐ Yes		Other. Specify Parking Tid	cket			
is tryin have n notifie	is page only it ng to collect fi nore than one	rom you for a debt you owe to son	out your bankruptcy, for a debt that neone else, list the original creditor you listed in Parts 1 or 2, list the add	in Parts 1	or 2, then list th	ne collection agency	here. Similarly, if you
Part 4:	Add the	Amounts for Each Type of Uns	secured Claim				
	he amounts of unsecured c		ns. This information is for statistical	reporting	purposes only	. 28 U.S.C. §159. Add	the amounts for each
					То	tal Claim	
	otal	. Domestic support obligations		6a.	\$	0.00	
cla from Pa	aims art 1 6b	. Taxes and certain other debts	you owe the government	6b.	\$	0.00	
	60		jury while you were intoxicated	6c.	\$	0.00	
	6d	I. Other. Add all other priority unse	cured claims. Write that amount here.	6d.	\$	0.00	

Total claims from Part 2

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

6e.

6f.

6g.

6h.

Student loans

6f.

6h.

6e. Total Priority. Add lines 6a through 6d.

0.00

0.00

0.00

0.00

Total Claim

Entered 04/28/16 12:03:57 Desc Main Case 16-14446 Doc 1 Filed 04/28/16 Page 22 of 48 Case number (if know) Document

Debtor 1 Hunter K Murdock

Other. Add all other nonpriority unsecured claims. Write that amount 6i. 28,828.00 \$ here.

Total Nonpriority. Add lines 6f through 6i. 6j. 28,828.00

		I A A A A III II	$\frac{1}{1}$	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Hunter K Murdock			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

## Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the c	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					_
	Name				
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.3	Oity		Olalo	Zii Couc	
	Name				
	Number	Street			_
	Number	Sileei			
	City		State	ZIP Code	_
2.4					
	Name				
	Number	Street			
	City		State	ZIP Code	<del>_</del>
2.5					
	Name				_
	Number	Street			
	City		State	ZIP Code	<u> </u>

		Docume	ent Page 24 d	NT 48	
Fill in this	information to identify your				
Debtor 1	Hunter K Murdock	(			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	ng) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
0					
Case numb	per				☐ Check if this is an
					amended filing
Official	Form 106H				
	ule H: Your Cod	lebtors			12/15
your name	nd number the entries in the and case number (if known you have any codebtors? (If	). Answer every question			of any Additional Pages, write
_	you have any obactions. (II	you are ming a joint oace,	do not list chiler spouse	do a obabion.	
■ No □ Yes					
	nin the last 8 years, have yo a, California, Idaho, Louisiana				states and territories include
		, ,		<b>3</b> ,,	
	Go to line 3.	una ar lagal aguivalent live	a with you at the time?		
□ res	. Did your spouse, former spo	use, or legal equivalent live	e with you at the time?		
in line Form	2 again as a codebtor only	if that person is a guaran	tor or cosigner. Make	sure you have listed the	with you. List the person shown creditor on Schedule D (Official chedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and 2	IP Code		Column 2: The credi	itor to whom you owe the debt that apply:
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	 e
				☐ Schedule G, line	
	Number Street				
	City	State	ZIP Code		
3.2				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	 e
				☐ Schedule G, line	
1	Number Street			_	
(	City	State	ZIP Code		

# Case 16-14446 Doc 1 Filed 04/28/16 Entered 04/28/16 12:03:57 Desc Main Document Page 25 of 48

Fill	in this information to	identify your ca	se:							
Deb	btor 1	Hunter K Mur	dock			_				
	btor 2 buse, if filing)					_				
Uni	ited States Bankrupto	cy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		_				
(If kr	se number	4001					Check if this is  An amendo  A supplem 13 income	ed filing ent showing	postpetition lowing date:	
$\overline{O}$	fficial Form	<u> 1061</u>					MM / DD/ `	/YYY		
S	chedule I: Y	our Inco	ome							12/15
sup spo atta	plying correct infor use. If you are sepa ch a separate sheet	mation. If you a	ible. If two married peo are married and not filir r spouse is not filing wi On the top of any addition	ng jointly, and you th you, do not inc	ır spouse i: lude inforn	s liv natio	ing with you, incl on about your sp	ude inform ouse. If mo	ation about re space is	your needed,
1.	Fill in your employment information.  If you have more than one job, attach a separate page with information about additional employers.  Employment status  Occupation		Debtor 1			Debtor	2 or non-fili	ng spouse		
			Employment status	☐ Employed ■ Not employed			☐ Employed ☐ Not employed			
			Occupation							
	Include part-time, s self-employed work		Employer's name							
	Occupation may in or homemaker, if it		Employer's address							
			How long employed ti	nere?						
Par	rt 2: Give Deta	ails About Mon	thly Income							
	imate monthly incoruse unless you are so		ite you file this form. If y	you have nothing to	report for a	any l	ine, write \$0 in the	space. Incl	ude your nor	n-filing
•	ou or your non-filing s e space, attach a sep	•	re than one employer, co	embine the informat	tion for all e	mplo	oyers for that perso	on on the lin	es below. If y	you need
							For Debtor 1	For Deb	tor 2 or g spouse	
2.			y, and commissions (be alculate what the monthly		2.	\$	0.00	\$	N/A	
3.	Estimate and list	monthly overti	me pay.		3.	+\$	0.00	+\$	N/A	
4.	Calculate gross In	ncome. Add lin	e 2 + line 3.		4.	\$	0.00	\$	N/A_	

# Case 16-14446 Doc 1 Filed 04/28/16 Entered 04/28/16 12:03:57 Desc Main Document Page 26 of 48

Deb	tor 1	Hunter K Murdock	_	Ca	ase number ( <i>if kr</i>	nown)				
	Cor	by line 4 here	4.	F	For Debtor 1	. 00		Debtor 2 or filing spous		
		-	4.	1		0.00	Φ	N	<u>I/A</u>	
5.	List	t all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a.			0.00	\$		<u>I/A</u>	
	5b.	Mandatory contributions for retirement plans	5b.			0.00	\$		I/A	
	5c.	Voluntary contributions for retirement plans	5c.			0.00	\$		I/A_	
	5d.	Required repayments of retirement fund loans	5d.			0.00	\$		<u>I/A</u>	
	5e.	Insurance	5e.			0.00	\$		<u>I/A</u>	
	5f.	Domestic support obligations Union dues	5f.			0.00	\$		<u>I/A</u>	
	5g. 5h.	Other deductions. Specify:	5g. 5h.		·	0.00			<u>I/A</u> I/A	
		· · ·		.T 4			-			
6.		d the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$		0.00	\$		<u>I/A</u>	
7.	Cai	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$		0.00	\$		<u>I/A</u>	
8.	List 8a.	t all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	. 9		) OO	\$		1/0	
	8b.	Interest and dividends	8b.			0.00	\$ 		<u>I/A</u> I/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.					\$ \$		J/A	
	8d.		8d.			0.00	\$ 		1/A 1/A	
	8e.	Social Security	8e.			3.00	\$		1/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify: Section 8	e 8f.	9		0.00	\$	1	J/A	
	8g.	Pension or retirement income	— 8g.	. (		0.00	\$		I/A	
	8h.	Other monthly income. Specify:	8h.			0.00	+ \$		Ī/A	
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	1,253	3.00	\$		N/A	
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	1,253.00	+ \$		N/A = \$	1,253	00
10.		If the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ	1,255.00	Τ Ψ		_N/A - Ψ	1,233	.00
11.	Sta Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not ecify:	depe				•	chedule J. 11. +\$	0	.00
12.	Wri	d the amount in the last column of line 10 to the amount in line 11. The reste that amount on the Summary of Schedules and Statistical Summary of Certaillies						12. \$_ <b>Con</b>	1,253	.00
13.	Do ■	you expect an increase or decrease within the year after you file this form No. Yes. Explain:	?						nthly incom	ne —
	1 1	TES. EXUISIO: 1								

Official Form 106I Schedule I: Your Income page 2

## Case 16-14446 Doc 1 Filed 04/28/16 Entered 04/28/16 12:03:57 Desc Main Document Page 27 of 48

	to the to the control of the office of the original of the ori				
FIII I	in this information to identify your case:				
Debt	Hunter K Murdock		Che □	eck if this is:  An amended filing	
	otor 2ouse, if filing)		_		wing postpetition chapter the following date:
Unite	ted States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS	<u> </u>		MM / DD / YYYY	
	nown)				
Of	fficial Form 106J				
Sc	chedule J: Your Expenses				12/15
Be a info num	as complete and accurate as possible. If two married people are fi ormation. If more space is needed, attach another sheet to this form mber (if known). Answer every question.				
Part 1.	t 1: Describe Your Household Is this a joint case?				
	■ No. Go to line 2.  ☐ Yes. Does Debtor 2 live in a separate household?  ☐ No ☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for	r Separate Househ	<i>nold</i> of De	btor 2.	
2.	Do you have dependents? ■ No				
	Do not list Debtor 1 and Yes. Fill out this information for	Dependent's relatio Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state the dependents names.				□ No □ Yes
					□ No □ Yes
	-				□ No
	_				☐ Yes
					□ No □ Yes
3.	Do your expenses include expenses of people other than yourself and your dependents? ■ No □ Yes				Li Tes
Esti exp	t 2: Estimate Your Ongoing Monthly Expenses imate your expenses as of your bankruptcy filing date unless you benses as of a date after the bankruptcy is filed. If this is a supplen blicable date.				
the	lude expenses paid for with non-cash government assistance if you value of such assistance and have included it on <i>Schedule I: You</i> ficial Form 106I.)			Your exp	penses
4.	The rental or home ownership expenses for your residence. Inclupayments and any rent for the ground or lot.	ude first mortgage	4.	\$	500.00
	If not included in line 4:				
	4a. Real estate taxes		4a.	\$	0.00
	4b. Property, homeowner's, or renter's insurance		4b.	:	0.00
	<ul><li>4c. Home maintenance, repair, and upkeep expenses</li><li>4d. Homeowner's association or condominium dues</li></ul>		4c. 4d.	·	0.00
5.	Additional mortgage payments for your residence, such as home	equity loans	4u. 5.		0.00

## Case 16-14446 Doc 1 Filed 04/28/16 Entered 04/28/16 12:03:57 Desc Main Document Page 28 of 48

Debt	or 1 Hunter K Murdock	Case num	ber (if known)	
6.	Utilities:			
J.	6a. Electricity, heat, natural gas	6a.	\$	200.00
	6b. Water, sewer, garbage collection	6b.	· ·	0.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.		0.00
		6d.	·	
,				0.00
	Food and housekeeping supplies	7.		309.60
	Childcare and children's education costs	8.	\$	0.00
	Clothing, laundry, and dry cleaning	9.	\$	43.40
0.	Personal care products and services	10.	\$	0.00
1.	Medical and dental expenses	11.	\$	0.00
2.	Transportation. Include gas, maintenance, bus or train fare.	40	•	0.00
	Do not include car payments.	12.	·	0.00
	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
4.	Charitable contributions and religious donations	14.	\$	0.00
5.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	\$	0.00
	15b. Health insurance	15b.	\$	0.00
	15c. Vehicle insurance	15c.	\$	0.00
	15d. Other insurance. Specify:	15d.		0.00
6.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.	_	•	0.00
٥.	Specify:	16.	\$	0.00
7.	Installment or lease payments:		· —	0.00
	17a. Car payments for Vehicle 1	17a.	\$	0.00
	17b. Car payments for Vehicle 2	17b.	· · —	0.00
	17c. Other. Specify:	17c.		0.00
	17d. Other. Specify:	17d.	·	
	• •	170.	Φ	0.00
ο.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18.	\$	0.00
a	Other payments you make to support others who do not live with you.		\$	0.00
٥.	Specify:	19.	Ψ	0.00
Λ	Other real property expenses not included in lines 4 or 5 of this form or on Sched		our Incomo	
	20a. Mortgages on other property	20a.		0.00
	20b. Real estate taxes	20b.	·	0.00
	20c. Property, homeowner's, or renter's insurance	20c.		0.00
	20d. Maintenance, repair, and upkeep expenses	20d.		0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00
1.	Other: Specify:	21.	+\$	0.00
	Coloulate very manthly evanous			
۷.	Calculate your monthly expenses		•	4.050.00
	22a. Add lines 4 through 21.		\$	1,053.00
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
	22c. Add line 22a and 22b. The result is your monthly expenses.		\$	1,053.00
2				
პ.	Calculate your monthly net income.		•	
	23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.		1,253.00
	23b. Copy your monthly expenses from line 22c above.	23b.	-\$	1,053.00
	23c. Subtract your monthly expenses from your monthly income.	23c.	\$	200.00
	The result is your monthly net income.	23C.	Ψ	200.00
14	Do you synast on increase or decrease in your synastes within the year of	المام الله	. farm?	
<u>′</u> 4.	Do you expect an increase or decrease in your expenses within the year after you For example, do you expect to finish paying for your car loan within the year or do you expect your r			or decrease because of a
	ror example, do you expect to finish paying for your car loan within the year or do you expect your remodification to the terms of your mortgage?	nongage	payment to increase	or decrease because of a
	■ No.			
	Yes. Explain here:			

### Case 16-14446 Doc 1 Filed 04/28/16 Entered 04/28/16 12:03:57 Desc Main Document Page 29 of 48

Fill in this infor	mation to identify your	case:			
Debtor 1	Hunter K Murdock				
Dobtor 2	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				_	Check if this is an amended filing
Official Forr	m 106Dec				
Declarat	tion About a	an Individual	Debtor's Sc	hedules	12/15
•	18 U.S.C. §§ 152, 1341, 1	l519, and 3571.			
		eone who is NOT an attorn	ney to help you fill out ba	ankruptcy forms?	
■ No					
☐ Yes. I	Name of person			Attach Bankruptcy Peti Declaration, and Signa	ition Preparer's Notice, ture (Official Form 119)
	alty of perjury, I declare e true and correct.	that I have read the sumr	nary and schedules filed	d with this declaration and	
X /s/ Hun	nter K Murdock		X		
Hunter	K Murdock ire of Debtor 1		Signature of I	Debtor 2	
Date _	April 28, 2016		Date		

## Case 16-14446 Doc 1 Filed 04/28/16 Entered 04/28/16 12:03:57 Desc Main Document Page 30 of 48

HII	in this inform	ation to identify you	r casa:								
	otor 1	Hunter K Murdoc									
Dei	J.(J.)	First Name	Middle Name	Last Name							
l	otor 2 ouse if, filing)	First Name	Middle Name	Last Name							
	-	kruptcy Court for the:	NORTHERN DISTRICT (								
Oili	ieu States Dai	ikrupicy Court for the.	NORTHERN DISTRICT	DI ILLINOIS							
	se number				-	Check if this is an mended filing					
Sta	as complete a	of Financial	ble. If two married people a		equally responsible for sup						
		ore space is needed, ). Answer every que		this form. On the top of any	/ additional pages, write you	ır name and case					
Par	t 1: Give D	etails About Your Ma	rital Status and Where You	Lived Before							
1.	What is your	current marital statu	ıs?								
	☐ Married ■ Not marr	ried									
2.	During the la	Ouring the last 3 years, have you lived anywhere other than where you live now?									
	■ No □ Yes. List	all of the places you l	ived in the last 3 years. Do n	ot include where you live now	<i>'</i> .						
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there					
<b>3.</b> state					ity property state or territory co, Texas, Washington and W						
	■ No □ Yes. Ma	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).							
Par	t 2 Explain	n the Sources of You	r Income								
4.	Fill in the total	I amount of income yo	u received from all jobs and a	ng a business during this yeall businesses, including parter together, list it only once ur		ndar years?					
	□ No										
	Yes. Fill	in the details.									
			Debtor 1		Debtor 2						
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)					
		year before that: cember 31, 2014)	■ Wages, commissions, bonuses, tips	\$13,710.00	☐ Wages, commissions, bonuses, tips						
			☐ Operating a business		☐ Operating a business						

Official Form 107

Page 31 of 48
Case number (if known) Debtor 1 Hunter K Murdock

5.	Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.										
	List each s	source and the gross	s income from each	source separately. Do	o not include income	that you listed in lir	ne 4.				
	□ No										
	Yes.	Fill in the details.									
			Debtor 1			Debtor 2					
			Sources of i	ow. eac (bef	ess income from th source fore deductions and lusions)	Sources of inc Describe below		Gross income (before deductions and exclusions)			
Fro the	om January e date you f	/ 1 of current year ι filed for bankruptcy	until SSI /:		\$3,012.00						
			Section 8		\$2,000.00						
Pa	rt 3: List	Certain Payments	You Made Before	You Filed for Bankru	intev						
).		Debtor 1's or Debt Neither Debtor 1 r	tor 2's debts prima nor Debtor 2 has p	arily consumer debts	s? ebts. Consumer deb	ots are defined in 11	U.S.C. § 101	(8) as "incurred by an			
			before you filed for	r bankruptcy, did you p	pay any creditor a tot	al of \$6,425* or mo	re?				
		□ No. Go to I	line 7.								
				whom you paid a tota							
		not inc	lude payments to a	include payments for on attorney for this band every 3 years after	kruptcy case.			•			
	■ Yes.		•	rimarily consumer d		al of \$600 or more?	?				
		_	•	, ,,							
		— 110. CO101		o whom you paid a tota	al of \$600 or more ar	nd the total amount	you paid that	creditor. Do not			
		include		estic support obligation				nclude payments to an			
	Creditor'	s Name and Addres	ss D	ates of payment	Total amount paid	Amount you still owe	Was this p	ayment for			
_	187741 1 4				•						
<b>'</b> .	Insiders in of which ye	clude your relatives; ou are an officer, dire	any general partne ector, person in con		neral partners; partn or more of their votin	erships of which yong securities; and a	ou are a gener ny managing a	ral partner; corporation agent, including one fo			
	■ No □ Yes.	List all payments to	an insider								
		Name and Address		ates of payment	Total amount	Amount you	Peason fo	r this payment			
	ilisidei s	Name and Address	5	ates of payment	paid	still owe	Reason Ioi	tilis payment			
3.	Within 1 y	ear before you file	d for bankruptcy, մ	did you make any pa	yments or transfer	any property on a	ccount of a	lebt that benefited an			
		lyments on debts gua	aranteed or cosigne	ed by an insider.							
	■ No										
		List all payments to					_	4.1			
	Insider's	Name and Address	s D	ates of payment	Total amount paid	Amount you still owe		r this payment ditor's name			

Doc 1 Filed 04/28/16 Entered 04/28/16 12:03:57 Desc Main Case 16-14446

Page 32 of 48
Case number (if known) Document Debtor 1 Hunter K Murdock

Pa	tt 4: Identify Legal Actions, Repossess	ions, and Foreclosures						
9.	Within 1 year before you filed for bankru List all such matters, including personal injumodifications, and contract disputes.							
	■ No □ Yes. Fill in the details.							
	Case title Case number	Nature of the case	Court or agency	Status of th	e case			
10.	Within 1 year before you filed for bankru Check all that apply and fill in the details be		erty repossessed, foreclos	sed, garnished, attached	I, seized, or levied?			
	No. Go to line 11.							
	☐ Yes. Fill in the information below.							
	Creditor Name and Address	Describe the Property		Date Value of the proper				
		Explain what happene	d					
11.	Within 90 days before you filed for banks accounts or refuse to make a payment b  ■ No □ Yes. Fill in the details.		luding a bank or financial	institution, set off any a	mounts from your			
	Creditor Name and Address	Describe the action the	e creditor took	Date action was taken	Amount			
12.	Within 1 year before you filed for bankru court-appointed receiver, a custodian, or		erty in the possession of a	an assignee for the bene	fit of creditors, a			
	■ No							
	☐ Yes							
Pa	t 5: List Certain Gifts and Contribution	s						
13.	Within 2 years before you filed for bankr ■ No	uptcy, did you give any gift	s with a total value of mor	e than \$600 per person?	?			
	☐ Yes. Fill in the details for each gift.							
	Gifts with a total value of more than \$60 per person	Describe the gifts		Dates you gave the gifts	Value			
	Person to Whom You Gave the Gift and Address:							
14.	Within 2 years before you filed for bankr ■ No □ Yes. Fill in the details for each gift or co		s or contributions with a t	otal value of more than	\$600 to any charity?			
	Gifts or contributions to charities that t more than \$600 Charity's Name	otal Describe what you	u contributed	Dates you contributed	Value			
	Address (Number, Street, City, State and ZIP Code	9)						
Pa	rt 6: List Certain Losses							
15.	Within 1 year before you filed for bankru or gambling?	ptcy or since you filed for b	oankruptcy, did you lose a	nything because of thef	t, fire, other disaster,			
	No							
	☐ Yes. Fill in the details.	Describe and income	wanana fan tha la	Date of warm	Value of many			
	Describe the property you lost and how the loss occurred	Describe any insurance co Include the amount that insurance claims on line 33	ırance has paid. List pendin	Date of your loss	Value of property lost			

Doc 1 Filed 04/28/16 Entered 04/28/16 12:03:57 Desc Main Case 16-14446 Page 33 of 48 Case number (if known) Document

Debtor 1 Hunter K Murdock

Pai	t 7: List Certain Payments or Transfers								
16.	Within 1 year before you filed for bankruptcy consulted about seeking bankruptcy or prepared include any attorneys, bankruptcy petition prepared in the property of the proper	arin	g a bankruptcy pe	etition?			rty to anyone you		
	□ No								
	Yes. Fill in the details.								
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You		Description and transferred	value of any prope	rty	Date payment or transfer was made	Amount of payment		
	STAHULAK & ASSOCIATES, L.L.C 53 W. Jackson Blvd., Suite 652 Chicago, IL 60604		\$350.00 (\$310.0 report + \$7.00 c	00 filing fee + \$33 copy fees)	00 credit	04/14/2016	\$350.00		
17.	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that you No	rs or	to make payment			or transfer any prope	rty to anyone who		
	☐ Yes. Fill in the details.								
	Person Who Was Paid Address		Description and transferred	value of any prope	rty	Date payment or transfer was made	Amount of payment		
	Within 2 years before you filed for bankrupto transferred in the ordinary course of your buildly likely both outright transfers and transfers maintained gifts and transfers that you have already	u <b>sin</b> de a	ess or financial aff as security (such as	airs? the granting of a se					
	No								
	Yes. Fill in the details.								
	Person Who Received Transfer Address				any property or s received or debts schange	Date transfer was made			
	Person's relationship to you				•				
19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)  No Yes, Fill in the details.								
	Name of trust  Description and value of the property transferred  Date Transfer was made								
Pai	t 8: List of Certain Financial Accounts, Ins	trun	nents, Safe Depos	it Boxes, and Stora	ige Units				
20.	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associated No	r otł	er financial accou	ınts; certificates of			,		
	Yes. Fill in the details.								
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)		t 4 digits of ount number	Type of account instrument	clo	ate account was osed, sold, oved, or	Last balance before closing or transfer		

transferred

Doc 1 Filed 04/28/16 Entered 04/28/16 12:03:57 Desc Main Case 16-14446 Page 34 of 48 Case number (if known) Document

Debtor 1 Hunter K Murdock

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities cash, or other valuables?								
	■ No							
	Yes. Fill in the details.							
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?				
22.	Have you stored property in a storage unit or p	lace other than your home within 1	year before you filed for bankruptcy?					
	■ No □ Yes. Fill in the details.							
	Name of Storage Facility	Who else has or had access	Describe the contents	Do you still				
	Address (Number, Street, City, State and ZIP Code)	to it? Address (Number, Street, City, State and ZIP Code)	besonde the contents	have it?				
Par	t 9: Identify Property You Hold or Control for	Someone Else						
23.	Do you hold or control any property that some for someone.	one else owns? Include any propert	ty you borrowed from, are storing for,	or hold in trust				
	■ No							
	Yes. Fill in the details.							
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value				
Par	t 10: Give Details About Environmental Inform	ation						
For	the purpose of Part 10, the following definitions	apply:						
	Environmental law means any federal, state, or toxic substances, wastes, or material into the a regulations controlling the cleanup of these su	air, land, soil, surface water, ground	- ·					
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal		aw, whether you now own, operate, o	r utilize it or used				
	Hazardous material means anything an enviror hazardous material, pollutant, contaminant, or		waste, hazardous substance, toxic s	ubstance,				
Rep	ort all notices, releases, and proceedings that y		they occurred.					
24.	Has any governmental unit notified you that yo	u may be liable or potentially liable	under or in violation of an environme	ntal law?				
	■ No							
	Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
25.	Have you notified any governmental unit of any	•						
	■ No							
	■ No □ Yes. Fill in the details.							
		Governmental unit	Environmental law if you	Data of notice				
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				

Case 16-14446 Doc 1 Filed 04/28/16 Entered 04/28/16 12:03:57 Page 35 of 48 Case number (if known) Document Debtor 1 Hunter K Murdock 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Yes. Fill in the details. **Case Title** Nature of the case Status of the Court or agency **Case Number** Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) ■ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. **Date Issued Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Hunter K Murdock Hunter K Murdock Signature of Debtor 2 Signature of Debtor 1 Date April 28, 2016 **Date** Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

☐ Yes. Name of Person

. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation	
\$245	filing fee	
\$75	administrative fee	
+ \$15	trustee surcharge	
\$335	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

#### (Court-Approved Retention Agreement, Revised as of 4/20/2015)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other

attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section

726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
  - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
  - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
    - Debtor's attorney received \$350.00 from Debtor(s) prior to filing of the case as an advanced payment in compensation of (1) analysis of financial situation; (2) consultation on various bankruptcy and non-bankruptcy options; (3) preparation of documents; (4) payment of filing fees; and, when applicable (5) payment of costs of credit report fees.
  - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
  - (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
  - (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
  - (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$0.00

toward the flat fee, leaving a balance due of \$4,000.00; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$0.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: April 28, 2016			
Signed:			
/s/ Hunter K Murdock	/s/ Thomas G. Stahulak		
Hunter K Murdock	Thomas G. Stahulak 6288620		
	Attorney for the Debtor(s)		
Debtor(s)			
Do not sign this agreement if the amounts are	e blank.		
	Local Bankruptcy Form 23c		

Case 16-14446 Doc 1 Filed 04/28/16 Entered 04/28/16 12:03:57 Desc Main Document Page 45 of 48

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court**Northern District of Illinois

In re	Hunter K Murdock		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMPEN	NSATION OF ATTOR	NEY FOR DI	EBTOR(S)
(	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20166 compensation paid to me within one year before the filing the rendered on behalf of the debtor(s) in contemplation of	g of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	4,000.00
	Prior to the filing of this statement I have received			0.00
	Balance Due		\$	4,000.00
2. 5	310.00 of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed comp	ensation with any other person u	inless they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensations copy of the agreement, together with a list of the narrows.			
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:			
1	<ul> <li>Analysis of the debtor's financial situation, and rende</li> <li>Preparation and filing of any petition, schedules, state</li> <li>Representation of the debtor at the meeting of credite</li> <li>[Other provisions as needed]</li> <li>Negotiations with secured creditors to redu agreements and applications as needed; proof liens on household goods.</li> </ul>	ement of affairs and plan which ors and confirmation hearing, and ce to market value; exemption	may be required; d any adjourned hea n planning; prepa	urings thereof;
7. ]	By agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any discha adversary proceeding.	e does not include the following argeability actions, judicial lier	service: n avoidances, relic	ef from stay actions or any other
		CERTIFICATION		
	certify that the foregoing is a complete statement of any ankruptcy proceeding.	y agreement or arrangement for p	payment to me for r	epresentation of the debtor(s) in
Α	pril 28, 2016	/s/ Thomas G. Stah	ulak	
	ate	Thomas G. Stahula	k 6288620	
		Signature of Attorney Stahulak & Associa		iled
		53 W. Jackson Blvd		
		Chicago, IL 60604		
		(312) 662-1480 Fa	` '	3
		ecf@stahulakandas  Name of law firm	ooucialeo.CUIII	
		- : oj vein juni		

### Case 16-14446 Doc 1 Filed 04/28/16 Entered 04/28/16 12:03:57 Desc Main Document Page 46 of 48

### **United States Bankruptcy Court** Northern District of Illinois

In re	Hunter K Murdock		Case No.	
		Debtor(s)	Chapter	13
	VE	RIFICATION OF CREDITOR MA	ATRIX	
		Number of C	Creditors:	12
	The above-named Debtor(s) is (our) knowledge.	hereby verifies that the list of credito	ors is true and c	orrect to the best of my
Date:	April 28, 2016	/s/ Hunter K Murdock Hunter K Murdock Signature of Debtor		

Amer Coll Co 919 W Estes Schaumburg, IL 60193

Bell Subrogation Services 1411 N. West Shore Blvd STE 100 Tampa, FL 33623-4538

City of Chicago Department of Revenue PO BOX 88292 Chicago, IL 60680

City of Chicago Department of Rev - Water Division P.O. Box 6330 Chicago, IL 60680

CMRE Financial Services 3075 E Imperial Hwy Suite 200 Brea, CA 92821

ComEd 2100 Swift Dr. Oak Brook, IL 60523

EPMG of Illinois, S. C. PO BOX 95968 Oklahoma City, OK 73143-5968

LVNV Funding, LLC 610 Waltham Way Sparks, NV 89434

Peoples Gas 200 E Randolph St 20th Floor Chicago, IL 60601

T.L.Thompson & Associates, Inc. 330 Oaks Trail Suite #200 Garland, TX 75043

### Case 16-14446 Doc 1 Filed 04/28/16 Entered 04/28/16 12:03:57 Desc Main Document Page 48 of 48

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